

Information to identify the case:

Debtor 1	Matthew Toal	Social Security number or ITIN	xxx-xx-7975
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 20-14171-JNP			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Matthew Toal

7/3/25

By the court: Jerrold N. Poslusny Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Matthew Toal
Debtor

Case No. 20-14171-JNP
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1
Date Rcvd: Jul 03, 2025

User: admin
Form ID: 3180W

Page 1 of 3
Total Noticed: 32

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 05, 2025:

Recip ID	Recipient Name and Address
db	+ Matthew Toal, 132 Salem Dr, Pennsville, NJ 08070-3016
518758722	Capital One, PO Box 71083, Eden, UT 84310
518758724	+ Cordant Health Solutions, PO Box 172345, Denver, CO 80217-2345
518758725	Discover, PO Box 6103, Salt Lake City, UT 84130
518768934	+ Quicken Loans Inc., KML Law Group PC, Sentry Office Plaza, 216 Haddon Avenue, Suite 206, Westmont, NJ 08108-2809
518758732	+ Quicken Mortgage, 3760 Haven Ave, Menlo Park, CA 94025-1012
518758731	+ Quicken c/o KLM, 216 Hadden Ave #400, Collingswood, NJ 08108-2812
518758733	+ SJ Gas, PO Box 577, Hammonton, NJ 08037-0577
518758735	+ Zales, 901 W. Walnut Hill Lane, Irving, TX 75038-1001

TOTAL: 9

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Jul 03 2025 20:39:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Jul 03 2025 20:39:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
518758719	+ Email/PDF: bncnotices@becket-lee.com	Jul 03 2025 20:59:58	American Express, PO Box 650448, Dallas, TX 75265-0448
518800246	Email/PDF: bncnotices@becket-lee.com	Jul 03 2025 20:45:37	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
518758720	+ Email/Text: bankruptcy@pepcoholdings.com	Jul 03 2025 20:39:00	Atlantic City Electric, PO Box 17006, Wilmington, DE 19850-7006
518768514	+ Email/Text: bankruptcy@pepcoholdings.com	Jul 03 2025 20:39:00	Atlantic City Electric, 5 Collins Drive, Suite 2133, Mail Stop 84CP42, Carneys Point, NJ 08069-3600
518758721	+ EDI: WFNNB.COM	Jul 04 2025 00:27:00	Boscov's, PO Box 183003, Columbus, OH 43218-3003
518778244	+ EDI: COMCASTCBLCENT	Jul 04 2025 00:24:00	COMCAST, PO BOX 1931, Burlingame, CA 94011-1931
518777202	+ EDI: AIS.COM	Jul 04 2025 00:27:00	Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
518762221	+ Email/Text: bankruptcy@cavps.com	Jul 03 2025 20:39:00	Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
518758723	+ EDI: COMCASTCBLCENT	Jul 04 2025 00:24:00	Comcast, 1701 JFK Boulevard, Philadelphia, PA 19103-2899
518771666	EDI: DISCOVER	Jul 04 2025 00:24:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
518827918	Email/Text: BNCnotices@dcmservices.com	Jul 03 2025 20:38:00	EMERGENCY CARE SERVICES OF NJ,P.A.,

District/off: 0312-1

User: admin

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Date Rcvd: Jul 03, 2025

Form ID: 3180W

Total Noticed: 32

518758727	Email/Text: CollectionsSupportServices@macys.com	Jul 03 2025 20:39:00	PO Box 1123, Minneapolis, MN 55440-1123 Macy's, 151 West 34th Street, New York, NY 10001
518758726	+ EDI: WFNNB.COM	Jul 04 2025 00:27:00	Kay Jewelers, PO Box 182273, Columbus, OH 43218-2273
518791551	Email/PDF: resurgentbknotifications@resurgent.com	Jul 03 2025 21:00:31	LVNV Funding LLC, c/o Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
518758728	+ Email/Text: EBN@Mohela.com	Jul 03 2025 20:38:00	Mohela A Department of Education, PO Box 790233, Saint Louis, MO 63179-0233
518792232	EDI: PRA.COM	Jul 04 2025 00:27:00	Portfolio Recovery Associates, LLC, c/o Kay Jewelers, POB 41067, Norfolk VA 23541
518791706	EDI: PRA.COM	Jul 04 2025 00:27:00	Portfolio Recovery Associates, LLC, c/o Peebles, POB 41067, Norfolk VA 23541
518758729	+ EDI: WFNNB.COM	Jul 04 2025 00:27:00	Peebles, PO Box 182273, Columbus, OH 43218-2273
518824923	+ Email/Text: bankruptcyteam@rocketmortgage.com	Jul 03 2025 20:39:00	Quicken Loans, LLC fka Quicken Loans Inc., 635 Woodward Avenue, Detroit, MI 48226-3408
518833051	+ EDI: AIS.COM	Jul 04 2025 00:27:00	Verizon, by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
518758734	+ EDI: VERIZONCOMB.COM	Jul 04 2025 00:24:00	Verizon, 1095 Ave. of the Americans, New York, NY 10036-6704
TOTAL: 23			

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
518758730		Quicken

TOTAL: 1 Undeliverable, 0 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 05, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 3, 2025 at the address(es) listed below:

Name	Email Address
Andrew B Finberg	on behalf of Trustee Andrew B Finberg courtmail@standingtrustee.com ecf.mail_9022@mg.bkdocs.us
Andrew B Finberg	

District/off: 0312-1

User: admin

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courtmail@standingtrustee.com ecf.mail_9022@mg.bkdocs.us

Denise E. Carlon

on behalf of Creditor Quicken Loans Inc. dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com

Denise E. Carlon

on behalf of Creditor Rocket Mortgage LLC f/k/a Quicken Loans, LLC f/k/a Quicken Loans Inc. dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com

Denise E. Carlon

on behalf of Creditor QUICKEN LOANS INC. dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com

Isabel C. Balboa

on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com summarymail@standingtrustee.com

Richard Abel

on behalf of Creditor Rocket Mortgage LLC f/k/a Quicken Loans, LLC f/k/a Quicken Loans Inc. bkgroup@kmlawgroup.com

Terry Tucker

on behalf of Debtor Matthew Toal terrytucker@comcast.net

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 9